

**Information to identify the case:**

Debtor 1	<u>Sheena L. Smith</u>	Social Security number or ITIN	<u>xxx-xx-0371</u>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>20-10310-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Sheena L. Smith

8/19/20

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Sheena L. Smith  
 Debtor

Case No. 20-10310-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: Aug 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2020.

db +Sheena L. Smith, 84 Fraternity Drive, Apt. 3, Clarion, PA 16214-6071  
 15236256 +Ad/Comenity/Peebles, PO Box 182789, Columbus, OH 43218-2789  
 15236259 +Asset Recovery Associates, P.O. Box 5002, Villa Park, IL 60181-5002  
 15236261 +Capital One, PO Box 71087, Charlotte, NC 28272-1087  
 15236265 +Comenity Capital Bank/Big Lots Credit, PO Box 182120, Columbus, OH 43218-2120  
 15236268 Holiday Financial Services, 22631 Route 68 Clarion Mall Suite 400, Clarion, PA 16214  
 15236269 Home Depot Services, PO Box 9001010, Louisville, KY 40290-1010  
 15236271 Lendmark Financial Services, 2118 Usher St, Suite 200, Conyers, GA 30094-5173  
 15236270 +Lendmark Financial Services, 180 Pullman Square, Butler, PA 16001-5640  
 15236276 PennyMac Loan Services, LLC, PO Box 660929, Dallas, TX 75266-0929  
 15236278 +Private National Mortgage, PO Box 514387, Los Angeles, CA 90051-4387  
 15236279 +S&T Bank, P.O. Box 190, Indiana, PA 15701-0190  
 15236280 +S&T Bank, PO Box 356, Indiana, PA 15701-0356

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 20 2020 03:54:33  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 20 2020 03:54:33 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 cr +EDI: PRA.COM Aug 20 2020 07:28:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 15236257 +EDI: GMACFS.COM Aug 20 2020 07:28:00 Ally Financial, P.O. Box 380901,  
 Minneapolis, MN 55438-0901  
 15236258 EDI: GMACFS.COM Aug 20 2020 07:28:00 Ally Payment Processing, PO Box 9001951,  
 Louisville, KY 40290-1951  
 15236260 EDI: WFNNB.COM Aug 20 2020 07:28:00 Big Lots, PO Box 659707, San Antonio, TX 78265-9707  
 15236255 +EDI: CAPITALONE.COM Aug 20 2020 07:28:00 Capital One, P.O. Box 30285,  
 Salt Lake City, UT 84130-0285  
 15256788 EDI: CAPITALONE.COM Aug 20 2020 07:28:00 Capital One Bank (USA), N.A.,  
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083  
 15236262 EDI: CAPITALONE.COM Aug 20 2020 07:28:00 Capital One Bank USA NA, P.O. Box 30281,  
 Salt Lake City, UT 84130-0281  
 15236264 EDI: WFNNB.COM Aug 20 2020 07:28:00 Comenity Capital Bank, PO Box 183003,  
 Columbus, OH 43218-3003  
 15236263 EDI: WFNNB.COM Aug 20 2020 07:28:00 Comenity Capital Bank, Bankruptcy Department,  
 P.O. Box 183043, Columbus, OH 43218-3043  
 15236266 EDI: DISCOVER.COM Aug 20 2020 07:28:00 Discover, PO Box 6103,  
 Carol Stream, IL 60197-6103  
 15258957 EDI: DISCOVER.COM Aug 20 2020 07:28:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany Ohio 43054-3025  
 15236267 +EDI: DISCOVER.COM Aug 20 2020 07:28:00 Discover Finl Svc LLC, PO Box 15316,  
 Wilmington, DE 19850-5316  
 15255570 E-mail/PDF: resurgentbknofications@resurgent.com Aug 20 2020 03:59:17 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 15236272 EDI: RMSC.COM Aug 20 2020 07:28:00 Old Navy Visa/SYNCB, PO Box 960017,  
 Orlando, FL 32896-0017  
 15236273 EDI: AGFINANCE.COM Aug 20 2020 07:28:00 OneMain, Kimberly Plaza, 17 Kimberly Ln Ste 2A,  
 Cranberry, PA 16319-3141  
 15236274 EDI: AGFINANCE.COM Aug 20 2020 07:28:00 OneMain Financial, PO Box 1010,  
 Evansville, IN 47706-1010  
 15236277 EDI: PRA.COM Aug 20 2020 07:28:00 Portfolio Recovery Associates LLC, P.O. Box 12914,  
 Norfolk, VA 23541-1223  
 15277060 +E-mail/PDF: resurgentbknofications@resurgent.com Aug 20 2020 03:59:17 PYOD, LLC,  
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 15236275 +EDI: WFNNB.COM Aug 20 2020 07:28:00 Peebles, PO Box 659465, San Antonio, TX 78265-9465  
 15255578 E-mail/PDF: resurgentbknofications@resurgent.com Aug 20 2020 03:59:17  
 Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 15236282 EDI: RMSC.COM Aug 20 2020 07:28:00 SYNCB/Old Navy, PO Box 965005,  
 Orlando, FL 32896-5005  
 15236283 EDI: RMSC.COM Aug 20 2020 07:28:00 SYNCB/Sams Club, PO Box 965005,  
 Orlando, FL 32896-5005  
 15236281 EDI: RMSC.COM Aug 20 2020 07:28:00 Sam's Club/SYNCB, P.O. Box 960013,  
 Orlando, FL 32896-0012  
 15236284 EDI: RMSC.COM Aug 20 2020 07:28:00 Synchrony Bank, ATTN: Bankruptcy Dept,  
 P.O. Box 965060, Orlando, FL 32896-5060  
 15236671 +EDI: RMSC.COM Aug 20 2020 07:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 27

District/off: 0315-1

User: admin  
Form ID: 318

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Total Noticed: 40

Date Rcvd: Aug 19, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PENNYMAC LOAN SERVICES, LLC

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 21, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Sharon L. Smith on behalf of Debtor Sheena L. Smith slschmedler@gmail.com,  
slschmedler@gmail.com  
Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com  
Tamera Ochs Rothschild on behalf of Trustee Tamera Ochs Rothschild trothschild@gmx.com,  
pa70@ecfcbis.com

TOTAL: 5